Kibble & Prentice
A USI Company

Investment Advisory Services

For a competitive and comprehensive retirement plan review, call Kibble & Prentice. We have a team of knowledgeable and highly skilled professionals with specialized expertise in plan design, administration, employee communications and investments.

INDEPENDENT AND OBJECTIVE CONSULTING

Sponsoring a retirement plan can be a daunting proposition. Plan sponsors are confronted by a overwhelming array of regulations, plan service providers, investment vehicles, and a variety of ways to pay for it all. As an independent investment advisor and plan co-fiduciary, you can count on Kibble & Prentice for objective advice on how to structure a retirement plan that best meets your needs, goals and cost parameters. Our consultative process helps you select from a broad universe of investment vehicles and administrative solutions. We disclose all fees and commissions involved, so you can make informed decisions based on the costs and benefits.

INDEPENDENT THIRD PARTY CO-FIDUCIARY SERVICES

The Employment Retirement Income Security Act (ERISA) charges plan fiduciaries with prudent management of retirement plan investments. As a co-fiduciary, Kibble & Prentice can help plan sponsors and trustees meet those standards. Our co-fiduciary process begins with the drafting of an Investment Policy Statement, codifying the standards by which the plan will be managed. This process continues with ongoing review of investment performance, evaluation of administration and investment fees, and assistance with the design and delivery of employee communications.

It's a fast moving marketplace. Regulations such as the Pension Protection Act of 2006 and innovations such as Target Date retirement funds can have widespread impact on your plan and participants. Kibble & Prentice will help you make educated, rational decisions in response to these changes.

MAXIMUM FLEXIBILITY IN PLAN ADMINISTRATION

Kibble & Prentice will help you select service providers in the key areas of administration, investments and employee communications. We can also deliver a full-service bundled solution, utilizing our in-house administration capabilities and providing recommendations and ongoing due diligence on investment options. Our experienced professional team creates an orderly process that guides you through the maze of product choices and regulatory requirements, and will work to ensure all fees are fair and transparent. You will be confident your plan is built on a rational and prudent foundation.

RIGOROUS INVESTMENT SELECTION AND MONITORING PROCESS

Our in-house analysts maintain ongoing review of more than 6000 no-load, no-transaction fee mutual funds. Using objective criteria, we screen these funds to a short list of approximately 180 recommended selections, grouped by asset class. We also construct a range of model portfolios appropriate for investors with different needs, goals and tolerance levels for risk.

Our mutual fund screening procedure makes the selection process easier for both plan sponsors and participants. Where maximum choice is desired, we can offer the full menu of funds, plus a brokerage window permitting participants to buy and sell individual securities. Our goal is to maximize investment earnings while minimizing risks and expense.

EFFECTIVE EMPLOYEE COMMUNICATIONS AND INVESTMENT ADVICE

Kibble & Prentice works to raise your employees' awareness and heighten their appreciation of their plan's options. We provide hardcopy and web-based materials designed to boost enrollment. We educate participants in group meetings on the fundamentals of retirement investing, emphasizing the principles of diversification as a guide to making prudent investment selections. One-on-one advice sessions are also provided for more personalized assistance.

INVESTMENT ADVISORY AND FIDUCIARY SERVICES:

- Investment program governance and outsourcing
- Investment committee education
- Independent co-fiduciary
- Fiduciary services and advice
- Investment Policy Statement and program design
- Objective investment analytics
- Manager search, selection and monitoring
- Plan administration & custody search, selection and monitoring
- Quarterly risk and performance reporting
- "Watch-list" and fund replacement protocol
- ERISA Section 404(c) & regulatory compliance

EMPLOYEE INVESTMENT EDUCATION SERVICES:

- Employee investment education and advice
- Comprehensive enrollment and education campaigns
- Targeted communication campaigns
- Group investment education meetings
- One-on-one participant investment advice
- Model portfolio construction

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

CAPABLE & CAREFUL

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